



OFFICE OF  
INSURANCE COMMISSIONER

**In the Matter of**

**Mid-West National Life Insurance  
Company of Tennessee**

**An Authorized Disability Insurer**

**No. D06-279**

**CONSENT ORDER  
IMPOSING A FINE**

Findings of Fact:

1. Mid-West National Life Insurance Company of Tennessee ("Mid-West National") is authorized to conduct insurance business in Washington State. It issues individual health insurance.
2. RCW 48.20.025(5) requires every health carrier issuing or renewing individual health benefit plans in this state during the previous calendar year to file for review by the Office of the Insurance Commissioner ("OIC") supporting documentation of its actual loss ratio for its individual health benefit plans offered or renewed in the state for the preceding calendar year. This documentation must be filed with the Commissioner by the last day of May each year following the calendar year which is the subject of the documentation. To be timely filed, the filing must be received by the OIC by the deadline. The statute became effective on March 23, 2000.
3. Mid-West National failed to timely file its documentation for calendar year 2005.

Conclusions of Law:

1. Mid-West National's failure to timely file its calendar year loss ratios for 2005 violated RCW 48.20.025(5).

Consent to Order:

Mid-West National consents to the following, in order to resolve this matter without further administrative or judicial proceedings, and the Insurance Commissioner consents to resolve this matter in consideration of the insurer's payment of a fine as set forth below.



1. Mid-West National consents to entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with the applicable laws of the State of Washington, and waive further administrative or legal challenge to the actions taken, or to be taken, by the Insurance Commissioner related to the subject matter of this order.
2. Within thirty days of entry of this Order, Mid-West National will pay to the OIC a fine in the amount of \$1,000 (one thousand dollars).
3. If the fine is not timely paid in full, this will constitute grounds for the suspension or revocation of the certificate of authority held by Mid-West National in the State of Washington. It will also result in a civil action being filed by the Attorney General on behalf of the Insurance Commissioner, to recover the amount of the fine.

Executed this 14th day of October, 2006.

MID-WEST NATIONAL LIFE INSURANCE COMPANY OF  
TENNESSEE

By: Kay A. Phillips  
Printed Name: Kay D. Phillips  
Printed Corporate Title: V.P., Deputy Compliance Officer

Order:

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follow

1. Mid-West National is ordered to pay, within thirty days of the entry of this Order, a fine in the amount of \$1,000 (one thousand dollars).
2. Failure to timely pay the fine shall constitute grounds for suspension or revocation of the certificate of registration held by Mid-West National in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to collect the fine.

Executed this 17th day of October, 2006

MIKE KREIDLER  
Insurance Commissioner

By: Andrea L. Philhower

Andrea Philhower  
Legal Affairs Division